



# employer advisor

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## *No 2010 Rate Increases for Most Employers!*

**R**elatively healthy Trust Fund balances will help maintain Utah's Unemployment Insurance rates at the same level for another year.

The Utah Unemployment Insurance Trust Fund remains solvent, even though we are currently paying record amounts of benefits. Unlike 33 other states, the State of Utah has not needed to borrow from the federal government to pay unemployment insurance benefits. Adequate Trust Fund levels

have kept the overall contribution rates for many employers at their same levels for another year.

Although most employers will not experience a 2010 contribution rate increase, some employers will. For example, employers who have laid off a significant percentage of their employees may experience a 2010 rate increase. We anticipate continued high unemployment will require an across the board rate increase adjustment to 2011 and 2012 rates.

## *web sites*

*I*f you haven't used the online Unemployment Insurance (UI) and New Hire Reporting systems before, the following web site is the place to begin. Once registered, an employer can perform virtually all the Contribution tasks:

- <https://jobs.utah.gov/UI/Employer/Login.aspx>

As employer situations change, or to meet quarterly reporting requirements, employers need to access various tax forms:

- <http://jobs.utah.gov/UI/Employer/Public/TaxForms.aspx>

Unemployment Insurance has prepared a number of online publications to help employers understand UI requirements and provide more general information:

- <http://jobs.utah.gov/UI/Employer/Public/UIPublications.aspx>

Unemployment Insurance claims forms are available at the following web site:

- <http://jobs.utah.gov/UI/Employer/Public/Handbook/ClaimForms.aspx>

Also, the Employer Handbook and the related Frequently Asked Questions have been updated recently. You may either bookmark or print them for future reference:

- <http://jobs.utah.gov/UI/Employer/Public/Handbook/EmployerHandbook.aspx>
- <http://jobs.utah.gov/UI/Employer/Public/Handbook/EmployerHandbookFAQs.aspx>

# Unemployment Insurance Benefits Extended

On Friday, November 6, 2009, President Obama signed legislation that extended unemployment benefits by up to 14 additional weeks of Emergency Unemployment Compensation (EUC Tier II). These expanded federal benefits are in addition to the 13 additional weeks that became effective in Utah for the week beginning November 8th (EUC Tier III).

EUC originally took effect in Utah in July 2008 for unemployed workers who exhausted their regular state unemployment benefits (EUC Tier I). The program has been expanded multiple times. It is currently authorized to pay up to an additional 47 weeks of emergency federal benefits in addition to the original 26 weeks of regular state unemployment benefits. This totals up to a possible 73 weeks of benefits. Generally, the total extended weeks of EUC benefits are equal to 184 percent of the total amount received for regular state unemployment benefits. Because the expanded benefits became effective for the benefit week beginning November 8, 2009,

eligible claimants began receiving their payments November 18, 2009. Currently, over 16,000 unemployed Utah workers have exhausted their original emergency benefits. This federally funded program currently authorizes the expanded benefits from now through December 31, 2009, with a "phase out" period to May 31, 2010. However, Congress is considering whether to extend the EUC program beyond the December 31, 2009 end date.

New EUC Law		
	Available Weeks	Trigger
Tier I	Up to 20 weeks	Available in All States
Tier II	Up to 14 weeks	Available in All States
Tier III	Up to 13 Weeks	Available in States with TUR $\geq$ 6.0 %

*Note: "TUR" is an abbreviation for "Total Unemployment Rate."*



## Save Money & Time

Paying online by using your existing bank account is secure, saves time, and eliminates the increasing cost of postage.

After reporting your wages and taxes online, you will be given the total amount due. Next, you may choose the electronic funds transfer or "EFT" payment option. You may use either a checking or savings account to make a payment. Simply input the account number, routing number, account holder name, authorized by name, and payment amount. Click on the green "proceed" button, and the site will take you to a confirmation page to verify the information and payment entered. After one more click, your report and payment are filed—quickly, securely and saving you the cost of postage!

You can also pay amounts due at anytime without filing a report. After logging in and arriving at the "Employer Account Options" page of the web site, simply click on the

"Make a payment" link. This will take you directly to a payment screen. After following the same steps as previously outlined, you can easily make a payment. Again, this saves staff time and postage costs.

Finally, reviewing your payment and contributions history is as simple as two clicks. By selecting the "Employer Account Options" link and then the "Account Profile" link, you can see a detailed history of your Unemployment contributions filings and payments.

Remember that by filing and making an EFT payment on the DWS employer web site, <https://jobs.utah.gov/ui/Employer/Login.aspx>, you can select a payment date that fits your needs. The payment will not be processed until the date selected, provided that the date is no later than the quarter due date. With the increasing cost of express delivery and postage, the EFT filing option presents a safe, secure and fast way to make your Unemployment Insurance payments.

